Search on 09/997543   (full Business Methods template)

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   ~~ will find the beginning of each group of results
    ^   will find the tagged items

Information on Dialog databases can be found at:
http://library.dialog.com/bluesheets/

~~ Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)
        (c) 2008 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-200849
        (c) 2008 European Patent Office
File 349:PCT FULLTEXT 1979-2008/UB=20081204|UT=20081127
        (c) 2008 WIPO/Thomson
File 350:Derwent WPIX 1963-2008/UD=200879
        (c) 2008 Thomson Reuters

Set   Items   Description
S1   17   AU=SCHERZER, H?
S2   5   S1 AND ((STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREP-
                 AID OR PRE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART-
)(3N)(CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PUR-
                 SE OR PURSES) OR DATA()(CARRIER OR CARRIERS))
S3   4   S2 AND IC=(G06F OR G06Q)

 3/3/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 Thomson Reuters. All rts. reserv.

0015870273 - Drawing available
WPI ACC NO: 2006-401949/200641
XRPX Acc No: N2006-335034
Service granting/refusing system, has portable access device communicating
with terminal of access point, where portable access device is smart
card , including storage unit storing set of trust parameters
Patent Assignee: PALMER E (PALM-I); SCHERZER H (SCHE-I)
Inventor: PALMER E; SCHERZER H
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
US 20060116970   A1   20060601 US 2005274619   A   20051115 200641 B

Priority Applications (no., kind, date): EP 2004105897 A 20041118

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20060116970   A1   EN   10   3

^ 3/3/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 Thomson Reuters. All rts. reserv.

0012487031 - Drawing available
WPI ACC NO: 2002-434197/200246
XRPX Acc No: N2002-341710
 Electronic   purse   data   carrier e.g. smart   card for monetary
transactions, includes memory for storing payment unit which has unique ID,
and age information evaluable for delimiting usage of payment unit
Patent Assignee: IBM DEUT GMBH (IBMC); INT BUSINESS MACHINES CORP (IBMC)
Inventor: SCHERZER H
Patent Family (7 patents, 96 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update

Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020038288	A1	20020328	US 2001997543	A	20011129	200246	B
WO 2002047040	A2	20020613	WO 2001EP12471	A	20011027	200246	E
AU 200224806	A	20020618	AU 200224806	A	20011027	200262	E
EP 1354302	A2	20031022	EP 2001994625	A	20011027	200370	E
			WO 2001EP12471	A	20011027		
CN 1478259	A	20040225	CN 2001819586	A	20011027	200436	E
JP 2004526226	W	20040826	WO 2001EP12471	A	20011027	200456	E
			JP 2002548688	A	20011027		
CN 1224947	C	20051026	CN 2001819586	A	20011027	200650	E

Priority Applications (no., kind, date): EP 2000127046 A 20001209

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020038288	A1	EN	12	3	
WO 2002047040	A2	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD MG MK MN MW MX MZ NO
   NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200224806	A	EN			Based on OPI patent WO 2002047040
EP 1354302	A2	EN			PCT Application WO 2001EP12471
					Based on OPI patent WO 2002047040

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
   IE IT LI LT LU LV MC MK NL PT RO SE SI TR

| JP 2004526226 | W | JA | 52 | | PCT Application WO 2001EP12471 |
| | | | | | Based on OPI patent   WO 2002047040 |

 3/3/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 Thomson Reuters. All rts. reserv.

0010909567 - Drawing available
WPI ACC NO: 2001-530680/200159
XRPX Acc No: N2001-393913
Administering method for data transaction between external system and
smart - card involves providing error resistant scheme error recovery on
smart - card , particularly error resistant data set index swap scheme
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: JANSON P; JANSON P A; SCHERZER H
Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
DE 10020093	A1	20010322	DE 10020093	A	20000422	200159	B
US 6535997	B1	20030318	US 1999315093	A	19990519	200322	E

Priority Applications (no., kind, date): US 1999315093 A 19990519

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
DE 10020093	A1	DE	34	3	

 3/3/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 Thomson Reuters. All rts. reserv.

0009817501 - Drawing available
WPI ACC NO: 2000-108194/200010
XRPX Acc No: N2000-083220
Protecting secret information on electronic device, especially chip card,
from analytical espionage
Patent Assignee: IBM CORP (IBMC); INT BUSINESS MACHINES CORP (IBMC)
Inventor: ALBERT S; HELING M; SCHAAL A; SCHERZER H; SCHILLING M; SHALL A;
   SHERZER H
Patent Family (12 patents, 29 countries)
Patent   Application

Number	Kind	Date	Number	Kind	Date	Update	
EP 973134	A1	20000119	EP 1999108889	A	19990505	200010	B
DE 19831884	A1	20000120	DE 19831884	A	19980717	200011	E
JP 2000047945	A	20000218	JP 1999160360	A	19990608	200020	E
CN 1245311	A	20000223	CN 1999106985	A	19990604	200028	E
KR 2000011286	A	20000225	KR 199921497	A	19990610	200102	E
DE 19861004	A1	20010412	DE 19831884	A	19980717	200122	E
			DE 19861004	A	19980717		
DE 19831884	C2	20010920	DE 19831884	A	19980717	200154	E
EP 973134	B1	20030709	EP 1999108889	A	19990505	200353	E
DE 69909379	E	20030814	DE 69909379	A	19990505	200361	E
			EP 1999108889	A	19990505		
TW 528959	A	20030421	TW 1999110987	A	19990629	200373	E
US 6711685	B1	20040323	US 1999327883	A	19990608	200421	E
CN 1141649	C	20040310	CN 1999106985	A	19990604	200578	E

Priority Applications (no., kind, date): DE 19831884 A 19980717; DE
  19861004 A 19980717; EP 1999108889 A 19990505

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 973134	A1	EN	7	2	

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
  IE IT LI LT LU LV MC MK NL PT RO SE SI

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2000047945	A	JA	5		
KR 2000011286	A	KO		2	
DE 19861004	A1	DE			Division of application DE 19831884
					Division of patent DE 19831884
EP 973134	B1	EN			

Regional Designated States,Original: DE FR GB

Number	Kind	Lan	Pg	Dwg	Filing Notes
DE 69909379	E	DE			Application EP 1999108889
					Based on OPI patent EP 973134
TW 528959	A	ZH			

~~ Non-Patent Literature: Inventor search

```
File    2:INSPEC 1898-2008/Nov W3
          (c) 2008 Institution of Electrical Engineers
File    9:Business & Industry(R) Jul/1994-2008/Dec 11
          (c) 2008 Gale/Cengage
File   15:ABI/Inform(R) 1971-2008/Dec 11
          (c) 2008 ProQuest Info&Learning
File  610:Business Wire 1999-2008/Dec 12
          (c) 2008 Business Wire.
File  613:PR Newswire 1999-2008/Dec 12
          (c) 2008 PR Newswire Association Inc
File  624:McGraw-Hill Publications 1985-2008/Dec 12
          (c) 2008 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2008/Dec 08
          (c) 2008 San Jose Mercury News
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File   16:Gale Group PROMT(R) 1990-2008/Dec 01
          (c) 2008 Gale/Cengage
File  148:Gale Group Trade & Industry DB 1976-2008/Dec 08
          (c) 2008 Gale/Cengage
File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2008/Nov 26
          (c) 2008 Gale/Cengage
File  621:Gale Group New Prod.Annou.(R) 1985-2008/Nov 14
          (c) 2008 Gale/Cengage
File  636:Gale Group Newsletter DB(TM) 1987-2008/Dec 01
          (c) 2008 Gale/Cengage
File   20:Dialog Global Reporter 1997-2008/Dec 12
```

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            (c) 2008 Dialog
File   35:Dissertation Abs Online 1861-2008/Feb
            (c) 2008 ProQuest Info&Learning
File   65:Inside Conferences 1993-2008/Dec 12
            (c) 2008 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2008/Oct
            (c) 2008 The HW Wilson Co.
File 256:TecInfoSource 82-2008/Jul
            (c) 2008 Info.Sources Inc
File 474:New York Times Abs 1969-2008/Dec 12
            (c) 2008 The New York Times
File 475:Wall Street Journal Abs 1973-2008/Dec 12
            (c) 2008 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
            (c) 2002 Gale/Cengage


Set      Items    Description
S1           8    AU=(SCHERZER, H? OR SCHERZER H? OR SCHERZER(2N)H?) OR BY=S-
                  CHERZER(2N)H?
S2           5    S1 AND ((STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREP-
                  AID OR PRE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART-
                  )(3N)(CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PUR-
                  SE OR PURSES) OR DATA()(CARRIER OR CARRIERS))
S3           1    S2 NOT PY>2000


 3/3,K/1      (Item 1 from file: 65)
DIALOG(R)File   65:Inside Conferences
(c) 2008 BLDSC all rts. reserv. All rts. reserv.

02123685    INSIDE CONFERENCE ITEM ID: CN022188406
The Security Functions and Mechanisms of Access Control Objects  in  Smart
 Cards
   Scherzer, H.
  CONFERENCE:  CardTech/SecurTech '97 the art of implementation Vol 1;
   Technology-Conference
  CARDTECH SECURTECH -CONFERENCE PROCEEDINGS-, 1997; VOL 1  P: 43-62
  CARDTECH/SECURTECH, Inc, 1997
  LANGUAGE: English  DOCUMENT TYPE: Conference Papers
   CONFERENCE LOCATION: Orlando, FL
   CONFERENCE DATE:  May 1997 (199705)

The Security Functions and Mechanisms of Access Control Objects  in  Smart
 Cards
   Scherzer, H.


~~  Non-Patent Literature: Full Text
   Dialog files: 9,15,16,20,148,160,275,610,613,621,624,634,636,810,813

File    9:Business & Industry(R) Jul/1994-2008/Dec 11
            (c) 2008 Gale/Cengage
File   15:ABI/Inform(R) 1971-2008/Dec 11
            (c) 2008 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2008/Dec 01
            (c) 2008 Gale/Cengage
File   20:Dialog Global Reporter 1997-2008/Dec 12
            (c) 2008 Dialog
File 148:Gale Group Trade & Industry DB 1976-2008/Dec 08
            (c) 2008 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
            (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2008/Nov 26
            (c) 2008 Gale/Cengage
File 610:Business Wire 1999-2008/Dec 12
            (c) 2008 Business Wire.
File 613:PR Newswire 1999-2008/Dec 12
            (c) 2008 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Nov 14
            (c) 2008 Gale/Cengage
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Set	Items	Description
S1	592279	(STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREPAID OR P-RE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART)(3N)(CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PURSE OR PURSES) OR DATA()(CARRIER OR CARRIERS)
S2	374780	TRANSACTION?? OR TRANSACTING OR PURCHAS??? OR TRADE? ? OR TRADING OR EXCHANG???
S3	331825	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR DEPOSIT??? OR WITHDRAW???
S4	359473	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	26598	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE)(3N)(DATA OR CONTENT OR INFORMATION OR RECORD OR RECORDS)
S6	195603	EVALUABLE OR EVALUAT??? OR DETERMIN??? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ASCERTAIN??? OR EXTRACT??? OR ESTABLISH??? OR CRITIQ??? OR DECID??? OR JUDG??? OR WEIGHT??? OR QUANTIF????
S7	103435	S1(12N)S2
S8	47924	S3(12N)S4
S9	1561	S5(30N)S6
S10	80	S7 AND S8 AND S9
S11	32	S10 NOT PY>2000
S12	20	RD (unique items)

 12/3,K/1   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2008 Gale/Cengage. All rts. reserv.

01987887 Supplier Number: 25446549   (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Processors Gear Up for the Web
(First Data as of 9/99 was handling 50,000+ online merchants; Excite@Home
  is buying iMall, an electronic commerce technology supplier)
Credit Card Management, v 12, n 7, p 82+
October 1999
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1944

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...made with credit cards."

By combining its extensive database of information on consumer check and
debit card usage with its electronic **transaction** processing
capabilities, and adding advanced risk-management and decision-support
tools, Anderson believes eFunds will...
...of information, isn't nearly as error prone as systems that require
issuer entry of **information** .

"In a real- **time** environment, with a credit **evaluation** , we can give them
a credit card number and a limit and they can start...

...is a microprocessor-based device that stores account details and can be

used for Internet **transactions** . It can be a **smart** **card** , a storage
medium like a CD-ROM, or a peripheral device plugged into a computer...

...the wallet, explains Spivey, the issuer gains "face space" that supports
cross selling. And by **designating** its card as the default **payment**
mechanism, the issuers can drive up transaction volume, he adds.

Spivey says it is the...

 12/3,K/2   (Item 1 from file: 15)

01912445 05-63437
The processors gear up for the Web
Murphy, Patricia A
Credit Card Management v12n7 PP: 82-85 Oct 1999
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2019

...TEXT: made with credit cards."

By combining its extensive database of information on consumer check and
debit **card** usage with its electronic **transaction** processing
capabilities, and adding advanced risk-management and decision-support
tools, Anderson believes eFunds will...of information, isn't nearly as
error prone as systems that require issuer entry of **information** .

"In a real- **time** environment, with a credit **evaluation** , we can give them
a credit card number and a limit and they can start...

...is a microprocessor-based device that stores account details and can be
used for Internet **transactions** . It can be a **smart** **card** , a storage
medium like a CD-ROM, or a peripheral device plugged into a computer...
...the wallet, explains Spivey, the issuer gains "face space" that supports
cross selling. And by **designating** its card as the default **payment**
mechanism, the issuers can drive up transaction volume, he adds.

Spivey says it is the...

 12/3,K/3   (Item 2 from file: 15)

01666319 03-17309
Communication choices can help in reducing costs
Abcede, Angel
NPN: National Petroleum News v90n7 PP: 47-50 Jul 1998
ISSN: 0149-5267 JRNL CODE: NPN
WORD COUNT: 1790

...ABSTRACT: iceberg when it comes to communication innovations helping the
petroleum marketing industry save in the **Information** **Age** . While
experts say the communications network of land-based phone lines are
already well **established** and cost efficient, what remains an unsettled
frontier are the methods used to transfer the...
...TEXT: of the iceberg when it comes to communication innovations helping
the industry save in the **Information** **Age** .

While experts say the voice communications network of land-based phone
lines are already well **established** and cost efficient, what remains
unsettled frontier are the methods used to transfer the vast...

...of communication element. These days, data communications can entail a
host of things: credit authorization, **debit** , **smart** **cards** , automated
teller machine **transactions** (requesting account balances and cash),
lottery tickets, money orders, fuel tank monitoring, sending back daily...

...their proprietary system.

(Photograph Omitted)

Captioned as: Internet communications may aid in cutting future data **transfer** costs.

"Cutting the 800- **number** costs is just the tip of it," Gillham says. "We're not even talking about...

 12/3,K/4   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01646467 02-97456
Electronic money: A challenge to the sovereign state?
Helleiner, Eric
Journal of International Affairs v51n2 PP: 387-409 Spring 1998
ISSN: 0022-197X JRNL CODE: PJIA
WORD COUNT: 8975

...TEXT: a strategic choice in the face of a changing international environment rather than a decision **determined** inexorably by that environment. The varied **timing** , degree and **content** of liberalization decisions among states is one indication of this. So too is the continuing ...be monitored.17 Regulatory authorities pursuing money laundering, for example, have found that international wire **transfers** are usually handled by a limited **number** of financial institutions, which can be asked to keep records of these **transfers** for official inspection.18 Similarly electronic funds transfers rely to a large extent on centralized...solvency of the issuers but also about the lost interest on money kept in the **prepaid** electronic **device** .32 If these devices are used only for small retail **transactions** , the amounts of money involved would not be significant and the risks of anonymous transactions...

 12/3,K/5   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01484266 01-35254
Procurement cards and tax compliance: Bridging the gap
Anonymous
Tax Executive v49n4 PP: 309-320 Jul/Aug 1997
ISSN: 0040-0025 JRNL CODE: TXE
WORD COUNT: 10375

...TEXT: into a contract with a card issuer involving use of the card, financial responsibility, billing, **payment** , etc.3 The user company **designates** the employees authorized to use the cards for making necessary business expenditures and places any...Regulation specifically addresses procurement card transactions and periodic statements in Section 9.3:

Hard-copy **records** generated at the **time** of a **transaction** using a credit or **debit** **card** must be retained unless all the details necessary to **determine** correct tax liability relating to the transaction are subsequently received and retained by the taxpayer...

...provided on the card issuer statement is generally comparable to that provided on an individual **charge** card statement. It will include only an **identification** of the purchaser, **identification** of the seller, and the total purchase price, including any tax that was charged.

Procurement...

...additional information (beyond that above) includes the amount of sales tax (state and local combined) **charged** on the transaction, the postal Zip

Code of the address to which the goods were shipped (if not delivered at the point...if use tax should be accrued based on certain parameters such as vendor location, account **code** **charged** , and vendor and card user profiles maintained by the company. This approach attempts to refine... delivery Zip Code, and provides a maximum possible tax rate for jurisdictions in that Zip **Code** which may be utilized to assess the accuracy of the tax rate **charged** by the vendor.21

Subsequent analysis, tax accrual, and vendor follow-up. The company then...

...of periodic statements provided by card issuers as a substitute for an individual, transaction-level **charge** card receipt or invoice.24 Generally speaking, the state rulings **indicate** that such statements are acceptable substitutes, to the extent that ...income tax documentation are such that T&E purchases are generally made using other specifically **designated** **charge** cards. 9 See Mark D. Loftis, "Corporate Procurement Card Programs: Are They Paperless Chaos? Sales...

...the Model Regulation could have been more precise in its references than using "credit or **debit** **cards** ." Its intent was clearly to address **transactions** and records involving procurement cards, whether they use a credit card or charge card.

Footnote...

 12/3,K/6   (Item 5 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01431199 00-82186
Records retention: Producing value from compliance
Brooks, Paul K
ABA Bank Compliance v18n5 PP: 42-50+ May/Jun 1997
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 5802

...TEXT: which the bank is a party. A bank must create and maintain records of taxpayer **identification** **numbers** of customers establishing **deposit** accounts within 30 days from the date on which the ...this rule are virtually identical to definitions contained in Rule 4A of the Uniform Commercial **Code** . Generally, **payment** orders through Fedwire, the Clearinghouse Interbank **Payments** System (CHIPS), and the Society for Worldwide Interbank Financial Telecommunications (SWIFT) are subject to the ...

...preserve all records and documents relating to their securities transactions for a certain period of **time** . The **records** retention period for these materials **established** under SEC regulations depends on the type of record maintained.
SEC regulations prescribe periodic reporting...of new technologies to financial services expands the responsibilities of banks for recording relationships and **transactions** with their customers. For example, **stored** – **value** **card** systems, electronic cash stored on media such as computer hard disks, or point-of-sale...

...the FDIC's role in assessing the status of obligations under electronic value systems as **deposit** liabilities. In the opinion, the FDIC's general counsel **identifies** the principles that might trigger **deposit** records retention and electronic systems requirements.

The OCC has issued a bulletin dealing with the...

 12/3,K/7   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.

06587341   Supplier Number: 55550496 (USE FORMAT 7 FOR FULLTEXT)

****New Group Will Fight Fraud On The Net 08/20/99 >BY Bob Woods.
Newsbytes, pNA
August 20, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 575

...   and preventing fraud on the Internet, he said.
     One of HNC's products, called eFalcon, **assesses** the risk of
potential online transactions. At the same **time** , HNC collects **data** from
its merchants on each transaction made. This information is then put into a
database, from which the company can **determine** the risk of other
transactions for its merchant customers.
     HNC and other members of the...

...of purchase.
     Only 1 percent of point-of-sale, or face-to-face transactions are
charged back, Gartner also said.
     But Gartner said while a **number** of chargebacks on the Internet are
the result of fraud, a even higher number occur...
...credit-card issuers.
     HNC's Falcon system is a neural network-based system that examines
transaction , cardholder, and merchant data to detect a wide range of
credit or **debit**   **card** fraud in the real world. Like eFalcon, HNS uses
data from Falcon to predict the...

 12/3,K/8   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.

05105698   Supplier Number: 47495875 (USE FORMAT 7 FOR FULLTEXT)
Analysis: UK Cards Industry -- Waiting for the bubble to burst
Cards International, n180, pN/A
June 30, 1997
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1426

...   affiliated to MasterCard or Visa)

     Volume of transactions (millions)   888   1,070

     Value of cash **transactions** (GBP millions)   42,671   53,247

      1Debit   **cards** (1)

     Number of domestic retail **transactions** (millions) 1,004   1,270

     Value of domestic retail transactions

     (GBP millions)   28,456   37...
...9 million.
     "Some of this growth continues to be attributable to new market
entrants, but **established** card issuers also saw growth over the last 12
months," the BBA commented.
     For the first **time** , the **data** covers all bank and building society
issuers of MasterCard and Visa cards, excluding cards issued...to be nearer
8 percent among the big banks.
     Mercer's De Cock said the **key** problem confronting the card issuers
is that the average interest rate being **charged** is decreasing, because of
the impact of card players such as Capital One, Royal Bank...

 12/3,K/9   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

06824314 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New Group Will Fight Fraud On The Net
NEWSBYTES
August 20, 1999
JOURNAL CODE: FNEW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 568

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   and preventing fraud on the Internet, he said.
     One of HNC's products, called eFalcon, **assesses**   the risk of
potential online transactions. At the same **time** , HNC collects **data** from
its merchants on each transaction made. This information is then put into a
database, from which the company can **determine**   the risk of other
transactions for its merchant customers.
     HNC and other members of the...

...of purchase.
     Only 1 percent of point-of-sale, or face-to-face transactions are
 charged back, Gartner also said.
     But Gartner said while a **number** of chargebacks on the Internet are
the result of fraud, a even higher number occur...

...credit-card issuers.
     HNC's Falcon system is a neural network-based system that examines
 transaction   , cardholder, and merchant data to detect a wide range of
credit or **debit**   **card** fraud in the real world. Like eFalcon, HNS uses
data from Falcon to predict the...

 12/3,K/10   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13701190   SUPPLIER NUMBER: 76516069   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics.(Illustration)
Federal Reserve Bulletin, 86, 12, A1
Dec, 2000
DOCUMENT TYPE: Illustration   ISSN: 0014-9209   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 19715   LINE COUNT: 09158

...   other transfers per
     month (of which no more than three may be by check, draft, **debit**
card ,
     or similar order payable directly to third parties) are savings
     deposits, not **transaction**   accounts.

     (3.) The Monetary Control Act of 1980 requires that the amount of
     transaction accounts...dealer offering rates on nationally traded
     certificates of deposit.

     (11.) Bid rates for eurodollar deposits **collected** around 9:30 a.m.
     Eastern time. Data are for indication **purposes** only.

     (12.) Auction date **for** daily data; **weekly** and monthly averages
     computed on an issue-date basis. On or after October 28, 1998,
     data are stop yields from uniform-price auctions. Before that,
     they are weighted **average** yields from multiple-price auctions.

     (13.) Yields on actively traded issues adjusted to constant
     maturities...739.7   2,942.6   3,333.6

        Liabilities not identified
          as assets (-)
     56 Treasury **currency**
                 -.2   -.5   -.9   -.6
     57 Foreign deposits   43.0   25.1   59
.6   107.4
     58 Net interbank liabilities   -2.7   -3.1   -3.3   -19.9

...business   4,695.1   4,764.9

Liabilities not identified as
assets (-)

57 Treasury currency	- 10 .2	-11.9
58 Foreign deposits	659.7	642.9
59 **Net** interbank transactions	-13.9	-11.5
60 Security repurchase agreements	413.4	408.8
61...		

12/3,K/11   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

13701171   SUPPLIER NUMBER: 76516009   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics.(Statistical Data Included)
Federal Reserve Bulletin, 86, 9, A1
Sept, 2000
DOCUMENT TYPE: Statistical Data Included   ISSN: 0014-9209
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 25219   LINE COUNT: 11741

...   other transfers per month (of which no more than three may be by
check, draft, **debit** **card**
, or similar order payable directly to third
parties) are savings deposits, not **transaction** accounts.

(3.) The Monetary Control Act of 1980 requires that the amount of
transaction accounts...

...that report quarterly.

5. For institutions that report weekly, the reserve requirement on
nonpersonal time **deposits** with an original maturity of less than 1
1/2 years was reduced from 3...
...began Dec. 27, 1990. For institutions that
report quarterly, the reserve requirement on nonpersonal time
deposits with an original maturity of less than 1 1/2 years was
reduced from 3...rates on nationally traded
certificates of deposit.

(11.) Bid rates for Eurodollar deposits collected around 9 :30 a.m.
Eastern time. Data are for indication purposes only.

(12 .) Auction date for daily **data** ; weekly and **monthly**
averages computed
on an issue-date basis. On or after October 28, 1998, data are stop
yields from uniform-price auctions. Before that, they are weighted
average yields **from** multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant maturities.
Source: U...

12 Excise taxes	57,673	70,414	33,366
13 Customs deposits	18,297	18, 336	
9,838			
14 Estate and gift taxes	24,076	27,782	12,359
15 Miscellaneous...			
12 Excise taxes	5,934	5,391	6,093
13 Customs deposits	1,503	1, 598	1,767
14 Estate and gift taxes	4,243	2,480	2,087
15 Miscellaneous...			
Maturity (years)	29.0	29.1	29.1
5 Fees and charges (percent of loan **amount**)(2)	.71	.75	.71

Yield (percent per year)

```
          6 Contract rate(1)                        7.18        7...
...9
          4 Maturity (years)                        29.0        29.1
          5 Fees and charges (percent of
            loan  amount )(2)                          .68         .68

            Yield (percent per year)
          6 Contract rate(1)                         7.49        7.52...
2,088.9   2,761.5   2,975.5

            Liabilities not identified as
              assets (-)
         56  Treasury
currency                                      -.2        -.5        -.9
         57 Foreign deposits                              43.0       25. 1
         59.6
         58 Net interbank liabilities                    -2.7       -3.1        -3.3
         59 Security repurchase...

...3,311.1   4,087.9   4,059.2

            Liabilities not identified as
              assets (-)
         56  Treasury
currency                                      -.6        -.7       -1.1
         57 Foreign deposits                             105.6       -8. 1
         70.3
         58 Net interbank liabilities                   -19.9        3.4        22.3
         59 Security repurchase...3,627.4   3,786.0   4,409.3

            Liabilities not identified as
              assets (-)
         56  Treasury
currency                                     -3.4       -1.5        .6
         57 Foreign deposits                            -157.4       61. 8
         86.2
         58 Net interbank liabilities                   -52.8       58.7        -1.7
         59 Security repurchase...3,950.3   5,107.9   3,980.3

            Liabilities not identified as
              assets (-)
         56  Treasury
currency                                      .2        -6.3        .6
         57 Foreign deposits                               9.5       32. 4
         -8.5
         58 Net interbank liabilities                    -1.0       -39.8        34.5
         59 Security repurchase...in noncorporate
            business                                  4,602.6    4,639.6

            Liabilities not identified as
              assets (-)
         57  Treasury  currency                        -9.7        -9.6
         58 Foreign deposits                           593.4       591. 3
         59 Net interbank transactions                -25.0       -13.7
         60 Security repurchase agreements            238.9       386...
```

 12/3,K/12   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13701115   SUPPLIER NUMBER: 76515315   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics.
Federal Reserve Bulletin, 86, 5, A1
May, 2000
ISSN: 0014-9209   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 26850   LINE COUNT: 13083

...   each seasonally adjusted separately.

     M2:M1 plus (1) savings (including MMDAs), (2) small-denomination time
     deposits (time **deposits** --including retail RPs--in amounts of less
     than $100,000), and (3) balances in retail...
transfers per month (of which no more than three may be by
     check, draft, debit **card** , **or**
 similar order payable directly to third
     parties) are savings deposits, not transaction **accounts** .

     (3.) The Monetary Control Act of 1980 requires that the amount of
     transaction accounts against...
6)   4,799.8   4,846.3   4,931.6

     Liabilities
     17 Deposits   3,106. 0
  3,124.0   3,155.4

18   Transaction   619.7   612.7   619.4
     19...rates on nationally traded
     certificates of deposit.

     (11.) Bid rates for Eurodollar deposits collected around 9 :30 a.m.
     Eastern time. Data are for indication purposes only.

     (12 .) Auction date for daily **data** ; weekly and **monthly**
 averages computed
     on an issue-date basis. On or after October 28, 1998, data are stop
     yields from uniform-price auctions. Before that, they are weighted
     average yields **from** multiple-price auctions.

     (13.) Yields on actively traded issues adjusted to constant
     maturities. Source: U...published list of primary dealers. Monthly
     averages are based on the number of trading days in the month.
     Transactions are assumed to be evenly distributed among the trading
     days of the...
...transactions are agreements made in the over-the-counter market
     that specify delayed delivery. Forward **contracts** for U.S. Treasury
     securities and federal agency debt securities are included when the
     time...are assumed to be
     constant. Monthly averages are based on the number of calendar days
      in the month.

     (2.) Securities positions are reported at market value.

     (3.) Net outright positions include...111.6(r)   2,793.5(r)

     Liabilities not identified as
         assets (-)
     56 Treasury currency   -. 2   -.5
     57 Foreign deposits   43.0   25.1
     58 **Net** interbank liabilities   -2.7   -3.1
     59 Security repurchase agreements   67.7   20.2
     60...992.0(r)   3,376.2(r)

     Liabilities not identified as
         assets (-)
     56 Treasury currency   -. 9   -.6
     57 Foreign deposits   59.6   106.8
     58 **Net** interbank liabilities   -3.3   -19.9
     59 Security repurchase agreements   4.5   62.3
     60...

...962.6(r)   3,790.4(r)

     Liabilities not identified as
         assets (-)
     56 Treasury currency   -. 7   -.3
     57 Foreign deposits   -8.1   149.9

```
   58  Net  interbank liabilities                           3.4              8.9
   59 Security repurchase agreements                       54.1(r)         -18.6...
2(r)    3,502.8(r)

         Liabilities not identified as
            assets (-)
   56 Treasury currency                                     1. 1             -3.4
   57 Foreign deposits                                     69.9           -156.5
   58 Net  interbank  liabilities                          22.3            -52.8
   59 Security repurchase agreements                      153.8(r)         -11.0(r
...3(r)    4,422.5(r)

         Liabilities not identified as
            assets (-)
   56 Treasury currency                                    -1. 5              .6
   57 Foreign deposits                                     62.7            83.5(r)
   58  Net  interbank liabilities                          58.7             -1.7
   59 Security repurchase agreements                      209.4(r)         67.5...

...3,902.2        5,321.4

         Liabilities not identified as
            assets (-)
   56 Treasury currency                                      .2            - 6 .3
   57 Foreign deposits                                     19.9            13.6
   58 Net  interbank  liabilities                          -1.0            -53.1
   59 Security repurchase agreements                       43.0          -153.9
   60 Taxes...

...deposits          23.0          -8.7
   63 Other checkable deposits                             -.5              .1
   64 Trade credit                                         71. 7           39.7

   65 Total identified to sectors as assets             4,282. 6         5,612.6

      (1.) Data in this table also appear in the Board's Z...
4        3,833.2(r)

         Liabilities not identified as
            assets (-)

   57 Treasury currency                                    -5.8           - 6 .7
   58 Foreign deposits                                    360.2           431.4
   59 Net interbank  transactions                          -9.0           -10.6
   60 Security repurchase agreements                       86.4            90.9
   61 Taxes payable...171.8        4,395.3

         Liabilities not identified as
            assets (-)

   57 Treasury currency                                    -7.3           - 8 .0
   58 Foreign deposits                                    534.0           547.2
   59 Net interbank  transactions                         -32.2           -27.0
   60 Security repurchase agreements                      153.1           207.2(r)
   61 Taxes...284.7        4,331.3

         Liabilities not identified as
            assets (-)

   57 Treasury currency                                    -7.4           - 7 .2
   58 Foreign deposits                                    547.6           565.1
   59 Net interbank  transactions                         -17.1           -15.4
   60 Security repurchase agreements                      171.6(r)        216.8(r)
   61...

...3       4,404.7(r)

         Liabilities not identified as
            assets (-)
```

```
57 Treasury currency                        -8.0            - 8 .4
58 Foreign deposits                         547.2           562.8
59 Net interbank  transactions              -27.0           -11.3
60 Security repurchase agreements           207.2(r)        263.6(r)
61...7(r)     4,543.3

      Liabilities not identified as
        assets (-)

57 Treasury currency                        -8.2            - 8 .2
58 Foreign deposits                         583.7(r)        588.7
59 Net  interbank  transactions             -10.6           -13.0
60 Security repurchase agreements           276.8(r)        294.0
61...business                               4,630.3

      Liabilities not identified as
        assets (-)

57 Treasury currency                        -9.7
58  Foreign  deposits                       592.1
59 Net interbank transactions               -28.2
 60  Security repurchase agreements         248.7
61 Taxes payable                            92.4
62 Miscellaneous                            -2,953.8...

...deposits                            -9.8
   64 Other checkable deposits             22.3
   65 Trade credit                         204.8

   66  Total  identified to sectors as
         assets                           86,988.9

   (1.)  Data
 in this table also appear in the Board's Z.1 (780) quarterly
   statistical release...
```

 12/3,K/13   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13700592   SUPPLIER NUMBER: 76403695   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Financial and Business Statistics.(industry information and data)(Brief
  Article)(Industry Overview)(Statistical Data Included)**
Federal Reserve Bulletin, 86, 11, A1
Nov, 2000
DOCUMENT TYPE: Brief Article Industry Overview Statistical Data Included
    ISSN: 0014-9209   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 25293   LINE COUNT: 12564

```
...      smallest unit given is millions)
   0           Calculated to be zero
   ...         Cell not applicable
   ATS         Automatic  transfer  service
   BIF         Bank insurance fund
   CD          Certificate of  deposit
   CMO         Collateralized mortgage obligation
   CRA         Community Reinvestment Act of 1977
   FFB         Federal Financing Bank
   FHA...
```

...1)

```
                                    1999                2000(r)

   Monetary or credit aggregate

                           Q3          Q4(r)         Q1        Q2
```

```
        Reserves of depository
            institutions(2)
        1 Total                          -16.1        -3.4         1.8      -9.5
        2 Required                       -16...
other transfers per month (of which no
        more than three may be by check, draft, debit   card
, or similar order
        payable directly to third parties) are savings deposits, not
            transaction  accounts.

        (3.) The Monetary Control Act of 1980 requires that the amount
        of transaction accounts...539,396   541,806
        23 Reverse repurchase
            agreements--triparty(2)                     0           0         0

        24 Total deposits                            25,028      22,006    21,855

        25 Depository  institutions                  18,513      16,309    15,601
        26 U.S. Treasury--General account            6,208...
of dealer offering rates on nationally traded
        certificates of deposit.

        (11.) Bid rates for eurodollar deposits  collected around 9:30 a.m.
        Eastern time. Data are for indication  purposes only.

        (12.) Auction date  for daily data
; weekly and monthly averages computed
        on an issue-date basis. On or after October 28, 1998, data are stop
        yields from uniform-price auctions. Before that, they are weighted
        average yields from multiple-price auctions.

        (13.) Yields on actively traded issues adjusted to constant...

...on the 500 stocks in the price index.
        1.36 STOCK MARKET Selected Statistics
```

				1999
Indicator	1997	1998	1999	
				Dec.

Prices and trading volume
(averages of daily figures)

```
        Common stock prices...
sources                 2,102.9   2,739.7   2,942.6

        Liabilities not identified as
            assets (-)
        56
Treasury currency                            -.2        -.5        -.9
        57 Foreign deposits                        43.0        25
.1      59.6

58 Net interbank liabilities                 -2.7       -3.1       -3.3
        59 Security...

...3,333.6   4,086.9   3,395.8

        Liabilities not identified as
            assets (-)
        56 Treasury
currency                           -.6        -.7       -3.4
        57 Foreign deposits                        107.4       -6. 4
        -142.5

58 Net interbank liabilities                 -19.9       3.4      -38.7
```

59 Security repurchase...3,986.7   4,662.0   4,072.6

Liabilities not identified as
   assets (-)
56 **Treasury**
currency   -1.5   .6   .2
57 Foreign deposits   49.3   96. 1
   26.4

58 Net interbank liabilities   49.7   -4.8   -7.0
   59 Security repurchase...in noncorporate
      business   4,695.1   4,764.9

Liabilities not identified as
   assets (-)
57 **Treasury** currency   -10.2   -11.9
58 Foreign deposits   659.7   642. 9
59 Net interbank transactions   -13.9   -11.5
60 Security repurchase agreements   413.4   408...

12/3,K/14   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rts. reserv.

...   other transfers per month (of which no more than three may be by
check, draft, **debit card** , or similar order payable directly to third
parties) are savings deposits, not **transaction** accounts.
      (3.) The Monetary Control Act of 1980 requires that the amount of
transaction accounts...of dealer offering rates on nationally traded
certificates of deposit.
      (11.) Bid rates for Eurodollar **deposits** collected around 9:30 a.m.
Eastern time. Data are for **indication** purposes only.
      (12.) Auction **date** for daily **data** ; weekly and monthly averages
computed on an issue-date basis. On or after October 28, 1998, data are
stop yields from uniform-price auctions. Before that, they are **weighted**
average yields from multiple-price auctions.
      (13.) Yields on actively traded issues adjusted to constant...6

55 Total financial sources   2,337.6   2,088.3

Liabilities not identified as **assets** (-)
56 Treasury currency   -.2   -.2
57 Foreign deposits   -5. 7   43.0
58 Net interbank liabilities   4.2   -2.7
59 Security repurchase agreements   50...

...3

55 Total financial sources   2,773.2   2,975.1

Liabilities not identified as **assets** (-)
56 Treasury currency   -.5   -.9
57 Foreign deposits   25. 1   59.6
58 Net interbank liabilities   -3.1   -3.3
59 Security repurchase agreements   20...2

55 Total financial sources   3,487.1   3,624.1

Liabilities not identified as **assets** (-)
56 Treasury currency   -.6   -2.4

```
57 Foreign deposits                                      106. 8        145.5
58 Net interbank liabilities                             -19.9         -38.1
59 Security repurchase agreements                         62...
```

...5

```
55 Total financial sources                              4,621.2    3,687.3

   Liabilities not identified as  assets  (-)
56 Treasury currency                                       -.2          -.3
57 Foreign deposits                                      -95. 7       119.9
58 Net interbank liabilities                              35.1          8.9
59 Security repurchase agreements                        120...0

55 Total financial sources                              3,988.1    3,746.3

   Liabilities not identified as  assets  (-)
56 Treasury currency                                       1.1         -3.4
57 Foreign deposits                                       69. 9      -156.5
58 Net interbank liabilities                              22.3        -52.8
59 Security repurchase agreements                        110...
```
...8

```
55 Total financial sources                              4,069.6    3,968.0

   Liabilities not identified as  assets  (-)
56 Treasury currency                                      -1. 5          .4
57 Foreign deposits                                       62. 0        73.5
58 Net interbank liabilities                              58.7         -1.7
59 Security repurchase agreements                        362...
Household equity in noncorporate business   3,410.5    3,658.3

   Liabilities not identified as  assets  (-)
57 Treasury currency                                      -5.4         -5.8
58 Foreign deposits                                      325. 4       360.2
59 Net interbank transactions                            -6.5         -9.0
60 Security repurchase agreements                         66...
```

...Household equity in noncorporate business   3,864.5   4,213.4

```
   Liabilities not identified as  assets  (-)
57 Treasury currency                                      -6.7         -7.3
58 Foreign deposits                                      431. 4       534.0
59 Net interbank transactions                           -10.6        -32.2
60 Security repurchase agreements                         90...776.0
56 Household equity in noncorporate business    4,213.4

   Liabilities not identified as  assets  (-)
57 Treasury currency                                      -7.3
58 Foreign deposits                                      534. 0
59 Net interbank transactions                           -32.2
60 Security repurchase agreements                        153.1
61 Taxes payable...
```

...included in assets (-)
```
63 Federal government checkable deposits                  -8.1
64 Other checkable deposits                               26. 2
65 Trade credit                                          -314.5

66 Total identified to  sectors  as assets              68,519.7
```

| | 1998 | |
Transaction category or sector	Q1	Q2

CREDIT MARKET DEBT...

...Household equity in noncorporate business   4,039.4   4,255.1

```
           Liabilities not identified as  assets  (-)
        57 Treasury currency                          -7.4      -7.4
        58 Foreign deposits                           510. 1     540.1
        59 Net interbank transactions                 -21.2     -17.1
        60 Security repurchase agreements             187...
Household equity in noncorporate business    4,265.5   4,288.4

           Liabilities not identified as  assets  (-)
        57 Treasury currency                          -7.2      -8.0
        58 Foreign deposits                           557. 6     539.7
        59 Net interbank transactions                 -15.4     -27.0
        60 Security repurchase agreements             175...

...Household equity in noncorporate business   4,293.4    4,257.7

           Liabilities not identified as  assets  (-)
        57 Treasury currency                          -8.4     -85.0
        58 Foreign  deposits                          555. 1
        573.5
        59 Net interbank transactions                -11.3     -10.5
        60 Security repurchase agreements            263...of banks'
domestic customers, data are for quarter ending with month indicated.
     Reporting banks include  all  types of depository institution as well
  as  some brokers and dealers.
     (2.) For U.S. banks, includes amounts due from own foreign...
```

12/3,K/15   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11801793   SUPPLIER NUMBER: 59177520   (USE FORMAT 7 OR 9 FOR FULL TEXT)
THE 7TH ANNUAL SOFTWARE ROUNDUP: E-COMMERCE.
Baker, Sunny; Baker, Kim
Journal of Business Strategy, 21, 1, 13
Jan, 2000
ISSN: 0275-6668   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 6764   LINE COUNT: 00569

...   and verifies that the shipping address matches the billing address.
You can choose from a number of turnkey payment transaction systems,
both stand-alone and integrated with the development software.
     5. You worry about...deployment, solution-integrated software
environments that enable companies to develop sophisticated e-commerce
programs in record   time without messing with the underlying (or
nonexistent) enterprise software.
     For example, Internet startup Reef recently unveiled a set of
integrated applications designed to help companies quickly establish
online businesses. The Reef Internetware suite is built on Java and
includes six integrated components...2201
          www.signio.com
     Signio's platform offers integrated payment services for real time
credit card authorization, debit   card , purchase   cards , and
Internet checking for a flat monthly fee. Automated Clearinghouse (ACH)
transactions are also available through the Signio platform. Connected to
a broad range of payment processors...within a few hours. Catalog 3.0
features flexible HTML templates, automatic calculation of delivery
charges , and wide browser support. When creating the catalog, users can
specify terms of sale, tax requirements, and shipping charges . The
software notifies users when orders are waiting, and downloads and decrypts
them. Retail price...

12/3,K/16   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11789782   SUPPLIER NUMBER: 58576982   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Domestic Financial Statistics.

...   transfers per month (of which no more than three may be by check,
draft, debit **card** , **or** similar order payable directly to third parties)
are savings deposits, not transaction **accounts** .
       (3.) The Monetary Control Act of 1980 requires that the amount of
transaction accounts against...dealer offering rates on nationally traded
certificates of deposit.
       (11.) Bid rates for Eurodollar deposits **collected** around 9:30 a.m.
Eastern time. Data are for indication **purposes** only.
       (12.) Auction date **for** daily data; **weekly** and monthly averages
computed on an issue-date basis. On or after October 28, 1998, data are
stop yields from uniform-price auctions. Before that, they are weighted
average yields from multiple-price auctions.
       (13.) Yields on actively traded issues adjusted to constant
maturities...

...   other transfers per month (of which no more than three may be by
check, draft, **debit** card , or similar order payable directly to third
parties) are savings deposits, not **transaction** accounts.
       (3.) The Monetary Control Act of 1980 requires that the amount of
transaction accounts...dealer offering rates on nationally traded
certificates of deposit.
       (11.) Bid rates for Eurodollar deposits **collected** around 9:30 am
Eastern time. Data are for indication **purposes** only.
       (12.) Auction date **for** daily data; **weekly** and monthly averages
computed on an issue-date basis On or after October 28, 1998, data are stop
yields from uniform-price auctions. Before that, they are weighted **average**
 yields from multiple-price auctions.
       (13.) Yields on actively traded issues adjusted to constant
maturities...Total financial sources   2,328.5   2,088.8   2,760.3

       Liabilities not identified
          as assets (-)
       56 Treasury currency   -.2   .2   .5
       57 Foreign deposits   - 5 .7   43.0   25.1
       58 Net interbank liabilities   4.2   -2.7   -3.1...
...722.7

       55 Total financial sources   2951.9   3507.3   3861.5

       Liabilities not identified
          as assets (-)
       56 Treasury currency   .9   .6   .7
       57 Foreign deposits   59 .6   107.4   93.7
       58 Net interbank liabilities   -3.3   -19.9   -50.0...
Total financial sources   3,813.3   4,627.1   3,323.7

       Liabilities not identified
          as assets (-)
       56 Treasury currency   -2.4   .2   0.3

57 Foreign deposits	147 .9	-94.5	144.3
58 Net interbank liabilities	-33.0	30.7	11.4...
56 Household equity in			
noncorporate business	4,315.1	4,314.2	

Liabilities not identified as assets (-)		
57 Treasury currency	-8.0	-8.2
58 Foreign deposits	572 .2	578.4
59 Net interbank transactions	-27.2	-11.2

60 Security repurchase
    agreements...for claims of banks' domestic customers, data are for
quarter ending with month indicated.
    Reporting **banks** include all types of depository institution **as**
well as some brokers and dealers.
    (2.) For U.S. banks, includes amounts due from...

...   into a contract with a card issuer involving use of the card,
financial responsibility, billing, **payment** , etc.(3) The user company
designates the employees authorized to use the cards for making necessary
business expenditures and places any...Regulation specifically addresses
procurement card transactions and periodic statements in Section 9.3:
        Hard-copy **records** generated at the **time** of a **transaction**
        using a credit or **debit** **card** must be retained unless all the
        details necessary to **determine** correct tax liability relating
        to the transaction are subsequently received and retained by the
        taxpayer...

...provided on the card issuer statement is generally comparable to that
provided on an individual **charge** card statement. It will include only an
identification of the purchaser, **identification** of the seller, and the
total purchase price, including any tax that was charged.
        * Procurement...

...additional information (beyond that above) includes the amount of sales
tax (state and local combined) **charged** on the transaction, the postal Zip
 Code of the address to which the goods were shipped (if not delivered at
the point...if use tax should be accrued based on certain parameters such
as vendor location, account **code** **charged** , and vendor and card user
profiles maintained by the company. This approach attempts to refine...
delivery Zip Code, and provides a maximum possible tax rate for
jurisdictions in that Zip **Code** which may be utilized to assess the
accuracy of the tax rate **charged** by the vendor.(21)
        Subsequent analysis, tax accrual, and vendor follow-up. The company
then...

...of periodic statements provided by card issuers as a substitute for an
individual, transaction-level **charge** card receipt or invoice.(24)
Generally speaking, the state rulings **indicate** that such statements are
acceptable substitutes, to the extent that the transaction-level
information required...income tax documentation are such that T&E purchases
are generally made using other specifically **designated** **charge** cards.
    (9) See Mark D. Loftis, "Corporate Procurement Card Programs: Are They
Paperless Chaos? Sales...the Model Regulation could have been more precise
in its references than using "credit or **debit** **cards** ." Its intent was

clearly to address **transactions** and records involving procurement cards,
whether they use a credit card or charge card.
(15...

12/3,K/19   (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rts. reserv.

08011008   SUPPLIER NUMBER: 16999079   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Battery world offers smart, and smarter. (intelligent batteries) (includes
   related article on smart battery standards effort)**
Briggs, Adam
Electronic Engineering Times, n848, p58(2)
May 15, 1995
ISSN: 0192-1541   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1921   LINE COUNT: 00158

...   under software control, communicates to the host system
present-state data such as temperature, voltage, **charge** and discharge
current, age, **number** of **charge** and discharge cycles undergone and
chemistry.
     In addition, the on-battery chip can calculate or...

...factors as the battery's operating time under different loads, whether
it can deliver a **specified** load over time, its remaining percentage of
full capacity, its optimum **charge** profile and the time it will take to
recharge to full capacity. And it can...display-to divert ac power through
the charger to the battery. The result: shorter charging **time** on demand.
     Data utilization
     The data from the smart battery can also be used to anticipate the
results of sudden current drains, **determine** a battery's capacity to
handle them and, if the battery cannot, warn the power...

...and Intel at no cost.
     The SBD document declares a set of messages to be **exchanged** across
the three main **devices** in a **smart** -battery system: the smart battery,
host and battery charger. (The host is the device being...

12/3,K/20   (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rts. reserv.

07886080   SUPPLIER NUMBER: 16926501   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The threat of the piper: losing customers to high-tech competitors. (banks)
Lian, Tanja
Bank Marketing, v27, n5, p24(8)
May, 1995
ISSN: 0888-3149   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3861   LINE COUNT: 00317

...   was put in place, it wasn't until the last five years that consumer
POS **debit**   **card** use really began to increase. Annual debit **transactions**
 have jumped from 3,579,000 in 1985 to 8,334,000 in 1994, according...
increased number of users.
     However, Randle claims all it takes to start competing in the
Information   **Age** is a telephone. For many banks, call centers (preferably
offering 24-hour service) represent a solid first step in **establishing** a
customer service presence that can compete with the electronic networks.
     New Consumer Attitudes, New...

...by having to go to a bank to conduct their financial business.
     Consumers can use **debit**   **cards** to **purchase** gasoline at the pump;
apply for a loan and open a CD at the supermarket...households using
telephone banking 1983: 7
     Percentage of households using telephone banking 1994: 62
     Source: **Payment** Systems Inc.

Number of CD ROM drives shipped in 1993: 6.74 million
Number of CD ROM drives...

~~ Non-Patent Literature: Non-Full Text
   Dialog files: 2,35,65,99,256,474,475,583

```
Set      Items    Description
S1       18620    (STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREPAID OR P-
                  RE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART)(3N)(CA-
                  RD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PURSE OR PU-
                  RSES) OR DATA()(CARRIER OR CARRIERS)
S2        3718    TRANSACTION?? OR TRANSACTING OR PURCHAS??? OR TRADE? ? OR -
                  TRADING OR EXCHANG???
S3        4275    PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR D-
                  EPOSIT??? OR WITHDRAW???
S4        5399    IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ?
                  OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR -
                  TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR
                  NUMBERS OR CODE OR CODES OR CODED OR CODING
S5         141    (AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR
                  LIFE OR CYCLE OR CYCLIC OR VINTAGE)(3N)(DATA OR CONTENT OR IN-
                  FORMATION OR RECORD OR RECORDS)
S6           6    S1 AND S2 AND S3 AND S4 AND S5
S7           2    S6 NOT PY>2000
```

 7/3,K/1   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2008 Institution of Electrical Engineers. All rts. reserv.

07865500   INSPEC Abstract Number: B2001-04-2570-007
  Title: Innovative chip mounting methods on inexpensive flexible antenna
films for RF smart   cards
  Author(s): Kober, H.
  Author Affiliation: Freudenberg Mektec, Weinheim, Germany
  Conference Title: Proceedings. Electronic Circuits World Convention 8
p.PO5ba-d
  Publisher: Electronics Circuits World Convention 8, Birmingham, UK
  Publication Date: 1999 Country of Publication: UK   CD-ROM pp.
  Material Identity Number: XX-1999-03090
  Conference Title: Proceedings of Electronic Circuits World Convention
  Conference Sponsor: Japan Printed Circuit Assoc.; Eur. Inst. of Printed
Circuits; Assoc. Connecting Electron. Ind
  Conference Date: 7-10 Sept. 1999   Conference Location: Tokyo, Japan
  Language: English
  Subfile: B
  Copyright 2001, IEE

  Title: Innovative chip mounting methods on inexpensive flexible antenna
films for RF smart   cards
  Abstract: Summary form only given. A new generation of RF smart   cards
 with remote energy, clock and data transfer will shorten transaction

time and increase the **data transfer** rate compared with conventional **smart cards** . The core of these very robust and easy to handle RF-cards is a transponder...

... paper presents a new, inexpensive and card compatible antenna substrate of thermoplastic material for RF **smart cards** and innovative chip mounting methods for thermoplastic substrates. An economical approach is being used to...

... the new chip interconnect methods contribute to cost reduction in production and maintenance of future **smart card** systems. In addition, they form a base for new intelligent products such as electronic tickets and **tags** .
　...Descriptors: **smart cards** ;
　...Identifiers: RF **smart cards** ; ...

...remote energy **transfer** ; ...

...remote clock **transfer** ; ...

...remote data **transfer** ; ...
... **transaction** time...

...data **transfer** rate...

... **smart cards** ; ...

...electronic **tags** ;

∧ 7/3,K/2　　(Item 2 from file: 2)
DIALOG(R)File　2:INSPEC
(c) 2008 Institution of Electrical Engineers. All rts. reserv.

04753227　INSPEC Abstract Number: C90071771
　Title: **Secure off-line electronic fund transfer between nontrusting parties**
　Author(s): Even, S.
　Author Affiliation: Dept. of Comput. Sci., Technion, Israel Inst. of Technol., Haifa, Israel
　Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference　p.57-66
　Editor(s): Chaum, D.; Schaumuller-Bichl, I.
　Publisher: North-Holland, Amsterdam, Netherlands
　Publication Date: 1989　Country of Publication: Netherlands　xi+218 pp.
　ISBN: 0 444 70545 7
　Conference Sponsor: IFIP
　Conference Date: 19-20 Oct. 1987　Conference Location: Laxenburg, Austria
　Language: English
　Subfile: C

　Title: **Secure off-line electronic fund transfer between nontrusting parties**
　...Abstract: wallets can communicate via infra-red light signals. The wallets store unforgeable (electronic) money and **payment** can be made, in seconds, from one wallet to another (or to a point of...

... by connecting it to a bank terminal or through a telephone. During the update, the **transactions** stored in the wallet are **transferred** to the bank, the wallet is loaded with a new sum of money, the time (including date), invalidation **date** and cryptographic **data** . The owner of the wallet is the only person who can use it since he...

... PIN). In addition to paying and receiving, the owner can review the balance and past **transactions** performed since the last update. A cryptographic protocol is used to prevent forgery of money...

... The protocol was proved to be free of error and secure. It uses a

public- **key** signature cryptosystem which allows a relatively fast
authentication of signatures.
   ...Descriptors: **smart cards**
   ...Identifiers: electronic fund **transfer** ; ...

... **transactions** ; ...

...public- **key** signature cryptosystem

~~ Patent Literature:
   Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)
        (c) 2008 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-200849
        (c) 2008 European Patent Office
File 349:PCT FULLTEXT 1979-2008/UB=20081204|UT=20081127
        (c) 2008 WIPO/Thomson
File 350:Derwent WPIX 1963-2008/UD=200879
        (c) 2008 Thomson Reuters

Set	Items	Description
S1	78774	(STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREPAID OR P-RE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART)(3N)(CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PURSE OR PURSES) OR DATA()(CARRIER OR CARRIERS)
S2	29989	TRANSACTION?? OR TRANSACTING OR PURCHAS??? OR TRADE? ? OR -TRADING OR EXCHANG???
S3	41975	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR D-EPOSIT??? OR WITHDRAW???
S4	58351	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR -TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	16045	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE)(3N)(DATA OR CONTENT OR INFORMATION OR RECORD OR RECORDS)
S6	43614	EVALUABLE OR EVALUAT??? OR DETERMIN??? OR APPRAIS??? OR AS-SESS??? OR ASSESSMENT OR ASCERTAIN??? OR EXTRACT??? OR ESTABL-ISH??? OR CRITIQ??? OR DECID??? OR JUDG??? OR WEIGHT??? OR QU-ANTIF????
S7	9881	S1(12N)S2
S8	16783	S3(12N)S4
S9	3202	S5(20N)S6
S10	4	S7(20N)S8(20N)S9

 10/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2008 European Patent Office. All rts. reserv.

02556817
Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen
   Umgebung
Procedes et systemes pour indiquer un paiement dans un environnement mobile
PATENT ASSIGNEE:
   Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
   Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
   Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
   Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
   Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
   (US)
   Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
   Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
   Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1978478 A2 081008 (Basic)

APPLICATION (CC, No, Date):   EP 2008103106 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
   HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
   EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
   G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 180
NOTE:
   Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200841   4483
      SPEC A   (English) 200841   238133
Total word count - document A   242616
Total word count - document B   0
Total word count - documents A + B 242616

   ...SPECIFICATION computer. Computer-executable instructions, associated
   data structures, and program modules represent examples of the program
   code for executing steps of the methods disclosed herein. The particular
   sequence of such executable instructions...device 15 to view available
   payments to make (step 2 shown in a triangle) and **payment** sources (step
   2 shown in a square) available for use in making selected **payments** , as
   shown at Step 2.
      3. 3. A third step is for a user to...

   ...FIGREF>. With the "View Bills" function, the mobile device user can
   review bills received to **date** and decide which bill(s) to pay at what
   time. Through the "View Payment Sources...

   ...the MFTS until a "Pay Bills" function is activated. It should be
   understood that viewing **payments** to make and **payment** sources does not
   necessarily require that the user select a bill for **payment** , although
   that is one of the primary intended functions of the invention.
      With regard to...in the user database 158 to update user information or
   to create or update a **transaction** record, communication to a mobile
   device, etc.), and forwarding processed information to such destinations.
   Accordingly...

 10/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2008 European Patent Office. All rts. reserv.

02556815
Methods and systems for making a payment via a stored value card in a
      mobile environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit
      gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via une carte a valeur
      stockee dans un environnement mobile
PATENT ASSIGNEE:
   Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
      Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
   Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA GA30319, (US)
   Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA GA30327, (US)
   Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA GA 30339
      , (US)
   Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA GA 30126,
      (US)
LEGAL REPRESENTATIVE:
   Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
      Martlesham HeathIpswich IP5 3SLSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)
APPLICATION (CC, No, Date):   EP 2008103081 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 172
NOTE:

  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200841   5004
      SPEC A   (English) 200841   238111
Total word count - document A   243115
Total word count - document B   0
Total word count - documents A + B   243115
...SPECIFICATION be practiced in distributed computing environments where
  tasks are performed by local and remote processing **devices** that are
  linked (either by hardwired links, wireless links, or by a combination of
  hardwired...to the mobile device communication interface or to a web
  application interface that initiated a **payment** instruction.
    After step 970, the process 156 loops back to step 910 to process
  another...

∧ 10/3,K/3   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2008 WIPO/Thomson. All rts. reserv.

00912866   **Image available**
AGING OF ELECTRONIC PAYMENT UNITS
CLASSEMENT CHRONOLOGIQUE D'UNITES DE PAIEMENT ELECTRONIQUE
Patent Applicant/Assignee:
  INTERNATIONAL BUSINESS MACHINES CORPORATION, New Orchard Road, Armonk, NY
    10504, US, US (Residence), US (Nationality)
  IBM DEUTSCHLAND GMBH, Pascalstrasse 100, 70569 Stuttgart, DE, DE
    (Residence), DE (Nationality), (Designated only for: LU)
Inventor(s):
  SCHERZER Helmut, Pfalzhaldenweg 6/1, 72070 Tubingen, DE,
Legal Representative:
  TEUFEL Fritz (agent), IBM Deutschland GmbH, Intellectual Property,
    Pascalstrasse 100, 70548 Stuttgart, DE,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200247040 A2-A3 20020613 (WO 0247040)
  Application: WO 2001EP12471 20011027 (PCT/WO EP0112471)
  Priority Application: EP 2000127046 20001209
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7246

Fulltext Availability:

Detailed Description
Claims

English Abstract
The present invention relates to an **electronic purse data carrier** for performing monetary **transactions** and a method for managing electronic payments with such a carrier. The purse stores one or more payment units each having a respective monetary value (12), whereby each of said **payment** units has a respective unique **payment** unit- ID (10) and comprises an **age information** (14,16) **evaluable** for delimiting the use of it. In particular said inforamtion defines a dynamically changing age...

Claim
   1 An **electronic purse data carrier** (27,40) for performing monetary **transactions** comprising a storage means (29,44) for storing (350) one or more payment units each having a respective monetary value (12), characterized byeach of said payment units comprising an **age information** (14,16) **evaluable** (335) for delimiting the use of the payment unit, andeach of said **payment** units (PU) having a respective unique **payment** unit- **ID** (10).

   2 The carrier according to the preceding claim, in which said age information reflects...

Λ 10/3,K/4   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0012487031 - Drawing available
WPI ACC NO: 2002-434197/200246
XRPX Acc No: N2002-341710
Electronic purse data carrier e.g. smart card for monetary transactions , includes memory for storing payment unit which has unique ID , and age information evaluable for delimiting usage of payment unit
Patent Assignee: IBM DEUT GMBH (IBMC); INT BUSINESS MACHINES CORP (IBMC)
Inventor: SCHERZER H
Patent Family (7 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020038288	A1	20020328	US 2001997543	A	20011129	200246	B
WO 2002047040	A2	20020613	WO 2001EP12471	A	20011027	200246	E
AU 200224806	A	20020618	AU 200224806	A	20011027	200262	E
EP 1354302	A2	20031022	EP 2001994625	A	20011027	200370	E
			WO 2001EP12471	A	20011027		
CN 1478259	A	20040225	CN 2001819586	A	20011027	200436	E
JP 2004526226	W	20040826	WO 2001EP12471	A	20011027	200456	E
			JP 2002548688	A	20011027		
CN 1224947	C	20051026	CN 2001819586	A	20011027	200650	E

Priority Applications (no., kind, date): EP 2000127046 A 20001209

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020038288	A1	EN	12	3	
WO 2002047040	A2	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
    BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
    IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD MG MK MN MW MX MZ NO
    NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
    GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| AU 200224806 | A | EN | Based on OPI patent WO 2002047040 |
| EP 1354302 | A2 | EN | PCT Application WO 2001EP12471 |

Electronic purse data carrier e.g. smart   card **for monetary**
transactions **, includes memory for storing** payment **unit which has unique**
ID , and age information evaluable **for delimiting usage of** payment
unit

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
The present invention relates to an **electronic** purse data carrier for
performing **monetary   transactions** and a method **for** managing electronic
payments with such a carrier. The purse stores one or more payment units
each having a respective monetary value (12), whereby each of said **payment**
 units has a **respective** unique **payment unit- ID** (10) **and** comprises
an   age   information (14,16) evaluable **for** delimiting the **use** of
it. In particular said inforamtion defines a dynamically changing age
level. This can be...

...The present invention relates to an **electronic** purse data carrier for
performing monetary transactions and a method for managing electronic
payments with...
...The purse stores one or more payment units each having a respective
monetary value, whereby **each** of said **payment** units has a respective
unique **payment** unit- **ID** **and** comprises an **age** information
evaluable **for** delimiting **the** use of it. **In** **particular** **said**
information defines a dynamically changing **age** level. This can **be** used
to force purse owners to return each electronic monetary unit back to the
issuing...

...The present invention relates to an **electronic** purse data carrier for
performing monetary transactions and a method for managing electronic
payments with such **a** carrier. The purse **stores** one or more payment
units each having a respective monetary value (12), whereby each of said
payment   **units** has a respective unique **payment** unit- **ID** (10) and
comprises an **age**   information (14,16) **evaluable** for delimiting **the**
use **of** it. In particular said **inforamtion** **defines** a dynamically
changing **age** level. This can be used to force purse owners to return
each electronic monetary unit...
Claims:
1. An **electronic** purse data carrier for performing monetary
transactions , comprising a storage **means** for storing one or more payment
units each having a respective monetary value, each of said payment units
comprising an **age** information **evaluable** for **delimiting** **the** **use**
of the payment unit, and each **of** said **payment** units having a
respective unique **payment** unit- **ID.**>